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ABSTRACT

A total of 734 sixth through twelfth grade students completed two questionnaires in a study that focused on the development of consumer skills, the sources of consumer skill acquisition, the effects of cognitive development and social factors on the socialization processes, and the effects of levels of competency on various consumer skills. A four-month period separated the administration of the two questionnaires, providing opportunities for considerable interaction of the students with such socializing agents as parents, peers, television, and siblings. The results showed that family interaction appeared to influence the development of various consumer skills via different learning mechanisms, while media and peers seemed to influence the development of "expressive" aspects of consumption. In addition, the adolescents' cognitive development, indexed by age, predicted the development of most consumer skills examined. Finally, the findings showed that social structural variables may directly or indirectly affect learning. (FL)

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THE ROLE OF ADVERTISING IN ADOLESCENT CONSUMER LEARNING

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THE ROLE OF ADVERTISING IN ADOLESCENT CONSUMER LEARNING

INTRODUCTION

Advertisers' research interest in consumer behavior has been growing as more and more contemporary issues relating to public and corporate policy formulation are raised.

An issue of particular concern is the effect of advertising, particularly television, on the development of consumer behavior, values, and attitudes in children. Also of concern are the effects on parent-child relationships. Consumer critics, for example, argue that advertising strongly influences children and adolescents and results in undesirable aspects of socialization such as strong materialistic values and nonrational or impulse-buying and intrafamily conflict, including psychological pressure on the child persuade parents to buy advertised products. On the other hand, defenders of advertising argue that parents modify the impact of advertising on children since they serve as a primary source of influence on the child's consumer learning. According to them, advertising simply sets up the agenda for positive parent-child interaction and provides a consumption-learning experience for the child (Robertson, 1972). Such differences of opinion are not surprising since research has not thoroughly explored influences of specific sources of consumer information (Ward, 1974a).

Another issue of interest to advertisers is the processes by which young people develop the ability to process information and evaluate environmental (especially commercial) stimuli. For example, some individuals argue that

a young person's ability to evaluate marketing stimuli is primarily a matter of cognitive development; others contend that responses to such stimuli and consumer behavior in general are second-order consequences of more fundamental aspects of social learning acquired through modeling processes (Ward 1974a).

Advertisers, and especially educators, have recently shown concern for the effectiveness of consumer education materials and practices designed to prepare young people for effective interaction with the marketplace. A growing number of companies have been developing consumer education materials and programs in their attempt to create more satisfied consumers and reduce government interference with their operations (Bloom and Silver, 1976). Some researchers have questioned the content of consumer education materials, arguing that consumer education efforts are based on false notions that children learn very little in school about positive consumer practices. Other researchers argue that educational materials and programs have stimulated the development of economic competence and that the school has always been the main source of young people's positive consumer behaviors (Gavian and Nannassy, 1955).

A belief widely held among behavioral scientists is that childhood and adolescent experiences are of paramount importance in shaping later patterns of adult behavior (Goslin, 1969). For example, it has been found that individuals are likely to maintain through adulthood brand and product preferences they developed as young consumers (Guest, 1955). As one authority on the topic recently put it:

> . . . at least some patterns of adult consumer behavior are influenced by childhood and adolescent experiences, and the study of these experiences should help us understand not only consumer behavior among young people, but the development of adult patterns of behavior as well (Ward, 1974b, p. 42).

Statement of the Problem

Consumer research is particularly lacking on how consumers learn skills, knowledges, and attitudes, information useful not only to advertisers but also to public policy makers and consumer educators. Areas that need to be explored include: (1) how specific skills and attitudes directly related to consumption (such as the ability to "cognitively filter" puffery in advertising or to evaluate marketing stimuli) are developed: (2) how skills indirectly related to consumption (such as motivation for consumption and perceptions of material goods) are developed; (3) the processes of learning and their relative influence on specific consumption behaviors; and (4) social structural factors that directly affect consumer learning (Ward, 1974a).

Purpose and Objectives

We chose to focus our research on:

1. Development of consumer skills that contribute to the individual's competency and proficiency as a consumer in the marketplace, including
   A. Ability to filter puffery in advertising,
   B. Skills at pricing and budgeting,
   C. Knowledge of consumer legal rights and business terms, and
   D. Ability to use various kinds of consumer information from different communication sources to evaluate alternatives.
2. Sources of consumer-skill acquisition, i.e., absolute and relative influences of school, mass media, family, and peers on the acquisition of specific skills, including

A. Current consumer education materials and methods of teaching young people positive buying and consumption practices,

B. Mass media effects on socially desirable socialization (e.g., rational consumption) and socially undesirable consumer learning (e.g., materialism), and

C. The effectiveness and content of consumer learning at home (purposive consumer training by parents).

3. Effects of cognitive development and social factors on socialization processes and levels of competency on various consumer skills, including

A. Maturation or age,

B. Social factors (social class, sex, race, family size, and birth order) and

C. Learning order and integration of consumer skills.

METHODOLOGY

Conceptual Framework

Research on the acquisition of cognitive and behavioral patterns of consumer behavior is based mainly on two models of human learning: the cognitive developmental model and the social learning model. Theories of cognitive development, stemming primarily from the work of Jean Piaget, view learning as a cognitive-psychological process of adjustment to one's environment, and focus on the interaction of personal and environmental factors. These theories basically suggest that socialization is a function of qualitative changes (stages) in cognitive organization occurring between infancy and adulthood. Stages are defined in terms of cognitive structures the child can use in perceiving and dealing with the environment a different ages (Kohlberg, 1969). Because the cognitive developmental approach has recently been extended

into later adolescence and adulthood, and socialization research, in general, has been extended to learning throughout a person's lifetime (Brim, 1966), life cycle rather than age may be a better proxy variable of the person's developmental process.

The social learning approach, on the other hand, seems to stem from several theories including neo-Skinnerian, neo-Hullian, and social learning theory. It focuses on sources of influence, known as "socialization agents," which transmit norms, attitudes, motivations and behaviors to the child. Socialization is assumed to take place during the course of the person's interaction with these agents in various social settings (McLeod and O'Keefe, 1972). The socialization agent may refer to any person or organization that is directly involved in socialization because of frequent contact with the learner, primacy over the individual, or control over reward and punishments (Brim, 1966). The learner may acquire cognitions and behaviors from the agents through the processes of modeling, reinforcement, and social interaction. Modeling involves imitation of the agent's behavior, reinforcement involves either rewards (positive reinforcement) or punishment (negative reinforcement), while social interaction may include a combination of modeling and reinforcement (McLeod and O'Keefe, 1972). The social setting within which learning takes place is defined in terms of social structural variables such as social class, sex and family size. Social structural variables can directly and indirectly affect learning. They are particularly important in explaining learning processes and are often useful "control" variables (McLeod and O'Keefe, 1972).

We view consumer learning not only as a cognitive-psychological process of adjustment to one's environment but also as a social process since the various aspects of consumer behavior may not be equally amenable to a given theoretical perspective (Robertson and Feldman, 1975). Figure 1 outlines our general

conceptual model, with the main elements of the model classified into antecedent variables, socialization processes, and outcomes.

Antecedent Variables

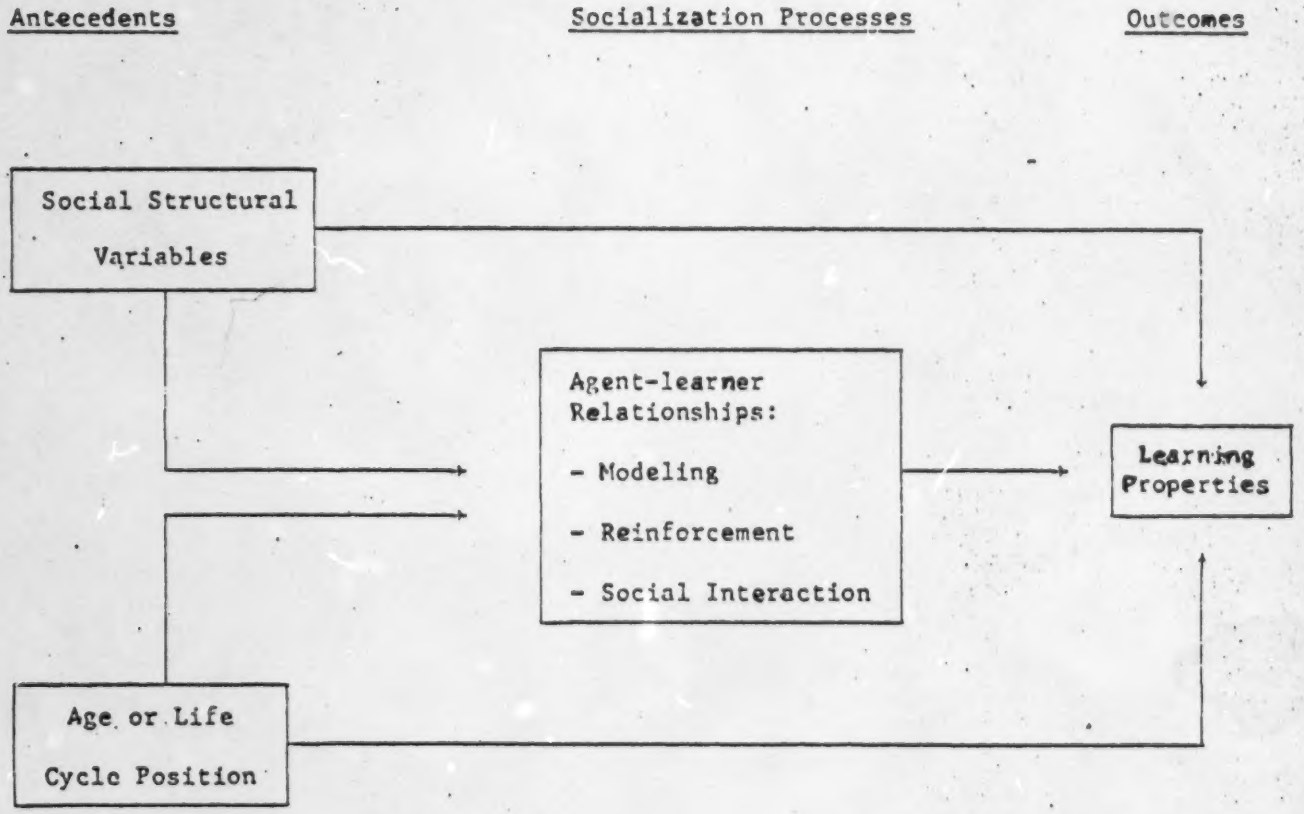
Social structural variables and age or life cycle are treated as antecedent variables since they may affect the acquisition of consumer learning properties (outcomes) both directly and also indirectly through their impact on the socialization processes (McLeod and O'Keefe, 1972; Moschis and Moore, 1978; Moschis, 1978). The social structural variables examined are social class, race and sex, analyzed as control variables whose effects are held constant. The specific lifecycle examined is adolescence since this period appears to be crucial for socialization in general (Campbell, 1969) and consumer socialization in particular (Moore and Stephens, 1975; Moschis, 1976; Moschis and Moore, 1978); age is consequently used to index the persons' maturation during adolescence.

Socialization Processes

The socialization process incorporates both the socialization agent and specific types of learning (McLeod and O'Keefe, 1972; Moore and Moschis, 1978; Moschis and Churchill, 1977a, 1977b, 1978, 1979a). This study investigates the impact of four consumer socialization agents: parents, mass media, school and peers, selected because they are relevant to consumer socialization issues (Moschis, 1976; Ward, 1974), and because previous research suggests they may play a significant role in consumer socialization (Stampfl, Moschis and Lawton, 1978; Ward, 1974). Learning processes examined include social interaction, modeling and reinforcement.

FIGURE 1

A CONCEPTUAL MODEL OF CONSUMER SOCIALIZATION



Source: Moschis and Churchill (1978).

Outcomes

Consumer learning appears to involve the acquisition of a wide variety of properties (cognitions and behaviors), often referred to as "consumer skills" (Moore and Stephens, 1975; Ward and Wackman, 1971). Such skills may vary according to the nature of the consumer behavior involved since consumer behavior includes activities related to purchasing and consuming. Purchase behavior, in turn, includes activities related to a hierarchy of consumer decisions: spending/saving, assortment and products and brands (Runyon, 1977).

In this research, the selection of consumer learning properties for investigation was guided by the following criteria: (1) areas of consumer learning properties not (or inadequately) investigated previously (Moschis, 1976), (2) current needs for consumer socialization research (Ward, 1974b), (3) relevance of the learning skill to contemporary issues of interest to various groups (Ward, 1974b; Moschis, 1976), and (4) types of consumer skills that can be incorporated into specific hypotheses as a result of previous theory and research such as consumer affairs knowledge, ability to filter puffery in advertising, ability to manage consumer finances, attitudes toward the marketplace, and materialistic attitudes.

General Hypotheses

Based on various theoretical and research perspectives, the following general hypotheses were formulated:

1. Influence on the socialization agents

   (a) Adolescents learn basic "rational" aspects of consumption (e.g., budgeting skills) primarily from parents (cf. Parsons, Bales and Shills, 1953; Reisman and Roseborough, 1955).

(b) Adolescents learn "expressive" elements of consumption (e.g., materialism) primarily from mass media and peers (cf. Parsons, Bales and Shills, 1953; Reisman and Roseborough, 1955).

(c) Adolescents learn "socially desirable" behaviors and cognitions (e.g., intelligent buying and use of products and services) primarily from school (cf. Campbell, 1969; Reisman and Roseborough, 1955).

2. On the basis of the cognitive developmental approach to socialization (Kohlberg, 1969), we expected to find significant differences between younger and older adolescents in the acquisition of specific consumer learning skills.

3. From a learning-theory perspective, we expected that since adolescents from low-income homes have less experience with money and goods, they would be less aware of their consumer environment than their counterparts from higher-income homes (Ward, 1974).

4. Finally, it was expected that consumer learning skills and consumer socialization processes would differ by social class, sex, age, and race of the adolescent (cf. Ward, 1974b; Moschis and Churchill, 1979a).

THE STUDY

Sample

The sample for this study consisted of 734 sixth through twelfth grade students from six counties in urban, suburban, semi-rural and rural Georgia. Self-administered, anonymous questionnaires were first completed at school during early December 1977. A second questionnaire administered in March contained similar items to measure changes over time. Subject identification over time was accomplished through birthday information and other demographic

data. This span of time provided opportunities for considerable interaction of adolescents with socialization agents (parents, television, peers, and siblings) about buying and consumption since Christmas occurred between the two administrations.

Definition and Measurement of Variables

Consumer affairs knowledge refers to knowledge of economic and business concepts, consumer-related legislation and effective and safe product use. This measure consisted of summed correct responses to 12 "true-false-don't know" statements such as "Milk sold in the store must show the last day it can be sold."

Puffery filtering, the respondent's ability to discriminate "facts" from exaggeration in advertising, consisted of a 12-item accuracy index of "mostly true/neither true nor untrue/mostly untrue" puffery statements. Items were adapted from previous studies (e.g., Moschis, 1976) and 40 expert judges were used to determine the degree of puffery in each item. Six of the items, according to a pretest, contained high puffery; the other six contained "true" information. Examples are "State Farm is all you need to know about insurance," (Puffery) and "Honda Civic gets 45 miles per gallon on the highway" (True). Responses were measured on a 3-point scale with respondents given scores of 1, 2, and 3 for checking puffery items as "believe it is mostly true," "believe it is neither true nor untrue," or "believe it is mostly untrue," respectively; and scores of 3, 2, and 1 for similar responses to advertising claims considered to be true.

Consumer finance management refers to the ability to correctly price selected expense items in an average family's monthly budget. Respondents estimated how much the average American family with two children and a total monthly income of $1,000 spent on each of the following items: food, clothes,

home expenses, automobile expenses, other expenses, and savings. Respondents were assigned a score of 5 for responses falling within plus or minus 10 percent of the actual estimates, a 4 for responses falling within plus or minus 20 percent of the actual figures, 3 for responses falling within plus or minus 30 percent, a 2 for responses falling within plus or minus 40 percent, and a score of 1 for responses falling within plus or minus 50 percent or more of the actual estimates. Actual estimates for the expense items were obtained from U.S. Department of Labor published reports.

Attitudes toward the marketplace refers to affective and cognitive orientation toward various marketing stimuli (advertising, brands, stores, salespeople and prices) and general attitudes toward businesses. This variable was constructed by summing responses to six items such as "Salespeople help you buy those things that are best for you," measured on a 5-point "strongly agree-strongly disagree" Likert-type scale.

Materialism is operationally defined in this research as an orientation emphasizing possession and money for personal happiness and social progress. This variable was measured by responses to six items such as "It is really true that money can buy happiness," using a 5-point "strongly agree-strongly disagree" Likert-type scale.

Learning at school may take place through such mechanisms as reinforcement (grades), interaction (class lectures, readings, and discussion) and through modeling (e.g., unconscious identification with teachers) (Campbell, 1969). Formal consumer education refers to the number of consumer-related courses taken at school. Students were asked to state the "Number of courses they have taken" in each of the following areas: consumer education, home economics, economics, environmental science, and guidance (job education), as well as the

names of any other courses in which they have studies about consumer matters.

Family communication about consumption is operationally defined as overt interaction between parent and adolescent concerning goods and services (Ward and Wackman, 1971; Moore and Stephens, 1975), measured by summing responses to 6 items. A typical item was "My parents and I talk about buying things," with responses measured on a five-point very often (=5) to never (=1) scale.

In addition, two types of measures were used to tap the adolescent's learning from parents: modeling and reinforcement. Modeling involves observing parental consumer behavior and was measured by asking the respondent to state whether he sees his parents do ten general types of consumer behavior (e.g., shop around, compare brands and prices) and moving across to form a 0- to 10-point scale. Reinforcement mechanisms included both positive and negative reinforcement by parents. Adolescents were asked to respond to two sets of six items measured on a 1- to 5-point "very often-never" scale, such as "My parents buy me presents" (positive) and my "parents punish me by taking away my allowance." Responses were summed across each set of items.

Peer communication about consumption is operationally defined as overt peer-adolescent interaction concerning goods and services (Moschis and Moore, 1978; Moschis and Churchill, 1978; Moore and Moschis, 1978). It was measured by summing responses to eight items such as "My friends and I talk about buying things," using a 5-point, very often (=5) to never (=1) scale.

Two measures of adolescent's interaction with television were used to tap the person's motivation for viewing TV ads and shows. Social reasons for TV ad viewing refers to the child's motives to pay attention to ads (e.g., "to decide what products to buy"); social reasons for TV show viewing refers to the respondent's motives to watch TV shows. The first variable consisted of seven items measuring decision making and social motivations for viewing

ads (e.g., Moschis, 1978), while the second consisted of six items measuring similar motivations for viewing programs. Responses were on 1- to 4-point scales and summed.

All indices were tested for reliability using coefficient alpha (Nunnally, 1967) and found to be above the minimum recommended level (.50). Only consumer affairs knowledge and puffery filtering had coefficients less than recommended at .44 and .48, respectively.

RESULTS

Table 1 shows results of regression analysis between each of the criterion variables and the selected independent variables. Table entries are standardized regression coefficients (betas) with only statistically significant coefficients reported.

Effects of Socialization Agents

The first consideration in this research was the extent to which family, media and peers affect the development of consumer skills among adolescents.

Family. The data in Table 1 suggest the family may affect the adolescent's ability to filter puffery in advertising ($b = .08$, $p < .08$). Apparently, parents help their children to learn to discriminate facts from exaggerations in commercials. No other dependent variable was significantly related to the child's frequency of communication with his parents about consumption matters.

Media. A second concern in this study was the extent to which mass media (television in particular) affect the development of materialistic attitudes., The data appear to support the general hypothesis. The adolescent's frequency of viewing TV ads and programs for various reasons (e.g., to decide what brands or products to buy) was related to the strength of his materialistic attitudes ($b = .14$, $p < .001$ and $b = .19$, $p < .001$, respectively), suggesting that television may be a significant source of acquisition of "expressive" elements of consumption.

TABLE 1

RELATIONSHIPS BETWEEN DEPENDENT CONSUMER SKILL MEASURES AND SELECTED INDEPENDENT VARIABLES

	Knowledge	Puffery	Finances	Attitudes	Materialism
Independent Variables					
Family Communication		.08*			
Observing Parents	.08*				
Negative Reinforcement (Parents)	-.08*	-.09*		.11**	
Social Utility--TV Shows					.19***
Social Utility--TV Ads					.14***
Peer Communication					.08*
Social Class		.09*		-.09*	
Race	-.09*	-.12***	-.08*		
Sex	-.09*				-.14***
Age	.33***		.16***	-.09*	
Multiple R	.37	.18	.17	.18	.35

*Significant at .05 level.
**Significant at .01 level.
***Significant at .001 level.

Peers. The frequency of interaction with peers also seems to lead to the development of materialistic orientations as posited ($b = .08$, $p < .05$). Thus, the expressive aspects of consumption may not only be acquired from the mass media but also from peers.

School. The number of consumer-related courses the respondent had taken at school did not relate significantly to any of the skills examined, providing little support for the contention that school contributes to the person's competency as a consumer in the marketplace.

Effects of Cognitive Development

Cognitive development, indexed by the respondent's age, was expected to lead to the development of the skills examined. Table 1 shows that age was a strong predictor of consumer affairs knowledge ($b = .33$, $p < .001$), ability to manage consumer finances ($b = .16$, $p < .001$) and materialistic values ($b = .14$, $p < .001$); it was negatively related to the respondent's development of favorable attitudes toward the marketplace ($b = -.09$, $p < .05$), suggesting that adolescents may become skeptical and critical of marketing practices with age. No significant relationship was found between age and ability to filter puffery in advertising.

Influence of Social Structural Variables

The effects of three social structural variables (SES, sex, and race) were assessed. Social class was positively related to puffery filtering in advertising, ($b = .09$, $p < .05$) and negatively related to the respondent's attitudes toward the marketplace ($b = -.09$, $p < .05$). The data in Table 1 suggest that male adolescents are more likely to have greater knowledge about consumer matters ($b = -.09$, $p < .05$) and stronger materialistic attitudes ($b = -.14$, $p < .001$) than females.

Finally, race was significantly related to three independent variables: consumer affairs knowledge ($b = -.09$, $p < .05$), puffery filtering ($b = -.12$, $p < .001$) and consumer finance management ($b = -.08$, $p < .01$). These relationships suggest that white adolescents may acquire these skills faster/better than black adolescents.

These data partially support the view that social structural variables may have a direct impact on consumer learning skill acquisition.

The last concern in this research was the extent to which social structural variables may indirectly affect consumer socialization. Table 2 presents results of product-moment correlations for independent variables.

With increasing age, adolescents tend to interact less with their parents about consumption matters, while their parents are less likely to exercise negative reinforcement over them; they are also less likely to watch television ads and shows for social utility reasons.

Social class does not seem to have a strong impact on socialization processes. It appears that lower-class adolescents are more likely to watch TV shows for social utility reasons than their upper-class counterparts. Sex correlates with a number of measures tapping the person's interaction with various socialization agents, with female adolescents more likely to interact with their parents and peers about consumption matters and more likely to take consumer related courses and watch TV shows for social utility reasons. Females are less likely to be punished by parents (e.g., be deprived of goods they ask for) than males.

Race as an antecedent variable appears to affect certain socialization processes. Black adolescents, compared to whites, are more likely to watch TV shows and TV ads for social utility reasons but less likely to observe parent's consumer behavior.

TABLE 2

CORRELATION MATRIX FOR SELECTED INDEPENDENT VARIABLES

	1	2	3	4	5	6	7	8	9	10
1. Age										
2. SES	.01									
3. Sex	.00	-.05								
4. Race	.06	-.04	-.05							
5. Family Communication	-.12*	-.01	.16*	.01						
6. Observing Parents	-.07	-.03	-.02	-.15*	.19*					
7. Negative Reinforcement	-.08*	.02	-.13*	.06	.16*	-.00				
8. Grat. TV Ads	-.13*	-.06	.03	.11*	.26*	.30*	.02			
9. Grat. TV Shows	-.16*	-.08*	.08	.11*	.33*	.30*	.01	.08*		
10. Peer Communication	.07	.03	.18*	-.02	.51*	.20*	.11*	.34*	.34*	
11. Courses	.33*	.02	.12*	.02	.00	-.03	-.02	.02	-.03	.08*

NOTE: Correlations of about .08 rate significantly different from zero (p = .05), as denotes by *.

DISCUSSION AND IMPLICATIONS

Socialization as a Social Process. Family interaction appears to influence the development of various consumer skills via different learning mechanisms. Overt parent-child (social) interaction about consumption matters increases the person's ability to distinguish facts from exaggerations in advertising, suggesting that such communication may be initiated by and be focused upon television commercials. Adolescents seem to acquire certain kinds of knowledge by observing parents. In addition, negative reinforcement by parents seems to constrain certain aspects of learning.

Media and peers seem to influence the development of "expressive" aspects of consumption, as postulated by early sociologists and supported by findings of previous studies (e.g., Moschis and Churchill, 1978). What is not clear, however, is the direction of causality between social utility reasons for TV viewing and materialistic values. Perhaps longitudinal research could help answer this question. School, as a socialization agent, was not an important source of consumer information, supporting previous research findings (e.g., Moschis and Churchill, 1978).

Socialization as a Cognitive Developmental Process. The adolescent's cognitive development, indexed by age, predicted the development of most consumer skills examined. This influence appears to be direct, since age was negatively related to most socialization processes. However, cognitive development by itself does not seem to adequately explain adolescent consumer socialization.

Social structural variables may directly and indirectly affect learning. Social class appears to be a rather weak predictor of consumer skills and socialization processes examined; its influence tends to be direct rather than indirect. Race and sex on the other hand seem to affect consumer learning both directly and indirectly.

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